

Employee Paid Offer

Plan Design Effective date 01.01.2021 - 12.31.2025			Plan Design Effective Date 01.01.2026			Comparison Comments:
Plan Design – Covered Conditions			Plan Design – Covered Conditions			
Initial Benefit means the benefit that is payable for a covered condition the first time that it occurs while coverage is in effect. The Initial Benefit amount is expressed as a percentage of the elected Benefit Amount.			Initial Benefit means the benefit that is payable for a covered condition the first time that it occurs while coverage is in effect. The Initial Benefit amount is expressed as a percentage of the elected Benefit Amount.			No Change
Recurrence Benefit means the benefit that is payable for another occurrence of the same covered condition for which MetLife has already paid a benefit. The Recurrence Benefit amount is expressed as a percentage of the Initial Benefit amount.			Recurrence Benefit means the benefit that is payable for another occurrence of the same covered condition for which MetLife has already paid a benefit. The Recurrence Benefit amount is expressed as a percentage of the Initial Benefit amount.			No Change
Covered Conditions	Initial Benefit	Recurrence Benefit	Covered Conditions	Initial Benefit	Recurrence Benefit	
Cancer Category			Benign Tumor Category			
Invasive Cancer	100% of Benefit Amount	100% of Initial Benefit	Benign Brain Tumor	100% of Benefit Amount	100% of Initial Benefit	New
Non-Invasive Cancer	25% of Benefit Amount	100% of Initial Benefit	Cancer Category			
Cardiovascular Disease Category			Invasive Cancer	100% of Benefit Amount	100% of Initial Benefit	No Change
Coronary Artery Bypass Graft (CABG) - where surgery involving a median sternotomy is performed	100% of Benefit Amount	100% of Initial Benefit	Non-Invasive Cancer	25% of Benefit Amount	100% of Initial Benefit	No Change
Childhood Disease Category			Skin Cancer	5% of Benefit Amount, but not less than \$250	100% of Initial Benefit, but not less than \$250	New
Cerebral Palsy	25% of Benefit Amount	NONE	Coronary Artery Disease Category			
Cystic Fibrosis	25% of Benefit Amount	NONE	Coronary Artery Bypass Graft (CABG) - where surgery involving either a median sternotomy or minimally invasive procedure is performed	100% of Benefit Amount	100% of Initial Benefit	No Change
Sickle Cell Anemia	25% of Benefit Amount	NONE	Childhood Disease Category			
Heart Attack Category			Cerebral Palsy	100% of Benefit Amount	NONE	Initial Benefit from 25% to 100%
Heart Attack	100% of Benefit Amount	100% of Initial Benefit	Cleft Lip or Cleft Palate	100% of Benefit Amount	NONE	New
Infectious Disease Category			Cystic Fibrosis	100% of Benefit Amount	NONE	Initial Benefit from 25% to 100%
Bacterial Cerebrospinal Meningitis	25% of Benefit Amount	NONE	Diabetes (Type 1)	100% of Benefit Amount	NONE	New
Diphtheria	25% of Benefit Amount	NONE	Down Syndrome	100% of Benefit Amount	NONE	New
Encephalitis	25% of Benefit Amount	NONE	Sickle Cell Anemia	100% of Benefit Amount	NONE	Initial Benefit from 25% to 100%
Legionnaire's Disease	25% of Benefit Amount	NONE	Spina Bifida	100% of Benefit Amount	NONE	New
Malaria	25% of Benefit Amount	NONE	Functional Loss Category			
Necrotizing Fasciitis	25% of Benefit Amount	NONE	Loss of: Ability to Speak; Hearing; or Sight	100% of Benefit Amount	NONE	New
Osteomyelitis	25% of Benefit Amount	NONE	Paralysis of 2 or more limbs	100% of Benefit Amount	100% of Initial Benefit	New
Rabies	25% of Benefit Amount	NONE	Heart Attack Category			
Tetanus	25% of Benefit Amount	NONE	Heart Attack	100% of Benefit Amount	100% of Initial Benefit	No Change
Tuberculosis	25% of Benefit Amount	NONE	Sudden Cardiac Arrest	50% of Benefit Amount	NONE	New
Kidney Failure Category			Infectious Disease Category			
Kidney Failure	100% of Benefit Amount	NONE	For a benefit to be payable, the covered person must have been treated for the disease in a hospital for 5 consecutive days.			
Major Organ Transplant Category			Anthrax	25% of Benefit Amount	NONE	New
Major Organ Transplant For bone marrow, heart, lung, pancreas, and liver	100% of Benefit Amount	NONE	Bacterial Cerebrospinal Meningitis	100% of Benefit Amount	100% of Initial Benefit	Initial Benefit from 25% to 100%, Recurrence Benefit from 0 to 100%
Progressive Disease Category			COVID-19	25% of Benefit Amount	100% of Initial Benefit	New
Adrenal Hypofunction (Addison's Disease)	25% of Benefit Amount	NONE	Diphtheria	100% of Benefit Amount	100% of Initial Benefit	New
ALS	25% of Benefit Amount	NONE	Ebola	25% of Benefit Amount	NONE	New
Alzheimer's Disease	100% of Benefit Amount	NONE	Encephalitis	100% of Benefit Amount	100% of Initial Benefit	Initial Benefit from 25% to 100%
Huntington's Disease	25% of Benefit Amount	NONE	Legionnaire's Disease	100% of Benefit Amount	100% of Initial Benefit	Initial Benefit from 25% to 100%
Multiple Sclerosis	25% of Benefit Amount	NONE	Lyme Disease	100% of Benefit Amount	NONE	New
Muscular Dystrophy	25% of Benefit Amount	NONE	Malaria	100% of Benefit Amount	100% of Initial Benefit	Initial Benefit from 25% to 100%, Recurrence Benefit from 0 to 100%
Myasthenia Gravis	25% of Benefit Amount	NONE	Methicillin-Resistant Staphylococcus Aureus (MRSA)	100% of Benefit Amount	NONE	New
Polio	25% of Benefit Amount	NONE	Necrotizing Fasciitis	100% of Benefit Amount	100% of Initial Benefit	Initial Benefit from 25% to 100%, Recurrence Benefit from 0 to 100%
Systemic Lupus Erythematosus (SLE)	25% of Benefit Amount	NONE	Osteomyelitis	100% of Benefit Amount	100% of Initial Benefit	Initial Benefit from 25% to 100%, Recurrence Benefit from 0 to 100%
Systemic Sclerosis (Scleroderma)	25% of Benefit Amount	NONE	Pertussis (Whooping Cough)	100% of Benefit Amount	NONE	New
Stroke Category			Rabies	100% of Benefit Amount	NONE	Initial Benefit from 25% to 100%
Stroke	100% of Benefit Amount	100% of Initial Benefit	Rocky Mountain Spotted Fever	25% of Benefit Amount	NONE	New
			Sepsis	5% of Benefit Amount	NONE	New
			Tetanus	100% of Benefit Amount	100% of Initial Benefit	Initial Benefit from 25% to 100%, Recurrence Benefit from 0 to 100%
			Tuberculosis	100% of Benefit Amount	100% of Initial Benefit	Initial Benefit from 25% to 100%, Recurrence Benefit from 0 to 100%
			Typhoid Fever	25% of Benefit Amount	NONE	New
			Variant Creutzfeldt-Jakob Disease Condition refers to the human version of Mad Cow disease	25% of Benefit Amount	NONE	New
			Kidney Failure Category			
			Kidney Failure	100% of Benefit Amount	100% of Initial Benefit	Recurrence Benefit from 0 to 100%, no change initial benefit
			Major Organ Transplant Category			
			Major Organ Transplant For bone marrow, heart, lung, pancreas, and liver	100% of Benefit Amount	100% of Initial Benefit	Recurrence Benefit from 0 to 100%, no change initial benefit
			Progressive Disease Category			
			ALS	100% of Benefit Amount	NONE	Initial Benefit from 25% to 100%
			Alzheimer's Disease	100% of Benefit Amount	NONE	No Change

Multiple Sclerosis	100% of Benefit Amount	NONE	Initial Benefit from 25% to 100%
Parkinson's Disease (Advanced)	100% of Benefit Amount	NONE	New
Systemic Lupus Erythematosus (SLE)	100% of Benefit Amount	NONE	Initial Benefit from 25% to 100%
Severe Burn Category			
Severe Burn	100% of Benefit Amount	100% of Initial Benefit	New
Stroke Category			
Stroke	100% of Benefit Amount	100% of Initial Benefit	No Change
Transient Ischemic Attack	10% of Benefit Amount	100% of Initial Benefit	New
Vascular Disease Category			
Abdominal Aortic or Thoracic Aortic Aneurysm	25% of Benefit Amount	NONE	New
Pulmonary Embolism	100% of Benefit Amount	NONE	New

General Disclaimer:

This is a general comparison document of MetLife's Critical Illness Insurance offering to Chevron Phillips Chemical Company LP and not an official certificate for this program which may contain disclaimers on the definition of critical and when coverage becomes effected.

This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. There may be a preexisting condition exclusion. There may be a benefit reduction due to age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP14-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

Some services in connection with the coverage may be performed by our affiliate, MetLife Services and Solutions, LLC or by Transaction Applications Group, Inc. a wholly owned subsidiary of NTT Data Services, LLC. These service arrangements in no way alter Metropolitan Life Insurance Company's obligations. Coverage will continue to be administered in accordance with Metropolitan Life Insurance Company's policies and procedures.